


Customer Information

Ban on Surcharges for Card Payments

The ban on surcharges for card payments is based on the EU Payment Services Directive (PSD2) and its implementation into national law.

It applies in the following countries in accordance with these legal provisions:

Country	National Implementation
 Austria	Payment Services Act 2018 (ZaDiG 2018)
 Germany	Civil Code (BGB)
 Italy	Consumer Protection Act (Codice del Consumo)
 Slovenia	Zakon o plačilnih storitvah, storitvah izdajanja elektronskega denarja in plačilnih sistemih (ZPlaSSIED)

Additionally, the ban on surcharging is also part of our contractual agreements with our customers. It is stipulated in our **Special Terms and Conditions for credit and debit card payments**.

Accordingly, all our contractual partners are obliged to offer goods and services to customers with a credit or debit card issued in their name within the European Economic Area (EEA) **at the same prices and conditions as cash-paying customers**. Therefore, **no additional fees or security deposits** may be charged for card payments.